first financial bank

Another step on the path to success

August 11, 2014

We're pleased to welcome your business to First Financial Bank!

Your accounts and services that were originally opened at First Bexley Bank will transfer to First Financial Bank during the transition weekend of September 6 and 7. We look forward to bringing you all First Financial has to offer and to serving your business for years to come.

Rest assured that there will be no disruptions to any of the services you currently enjoy. We are making every effort to transfer your accounts to similar accounts at First Financial. Of course, you always have choices. If you see a First Financial account or service that better meets your needs, we will be happy to help you switch.

We have enclosed a quick guide to First Financial Bank's Treasury Management services. Here are some important items to be aware of leading up to the transfer of your accounts:

- **Treasury Management Onboarding Application**: If you currently use wire transfer services, remote deposit services and/or courier service, you must complete the enclosed Treasury Management Onboarding Application.

  Please complete this application, sign it and return it to us in the enclosed postage-paid envelope by **August 27, 2014** to ensure your services accurately transition to First Financial during transition weekend. Please keep a copy of the application for your records.

- **Online Banking Welcome Letter:** Before the transition, you will receive a letter notifying you of your new online banking login instructions. Please retain this information in order to facilitate your initial online banking login on September 8.

- **Secure Token Key(s):** If you use ACH, wires or bill payment services, you will receive the appropriate number of secure token keys that will be required to access your online banking service. All secure token keys will arrive via certified mail.

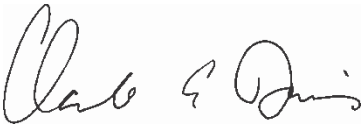
- **Remote Deposit Check Scanner:** If you currently use a remote deposit check scanner to deposit your check payments, we will contact you before the transition to help update your current scanner settings and provide the necessary training on First Financial Bank's remote deposit web application.

We look forward to meeting with you soon to discuss your business's unique needs—this is the ideal way for us to learn and understand you so we can provide the products and services that are best for your business.

If you have any questions, we're here to help. We encourage you to connect with a member of the First Bexley Bank team before the transition, or you may also contact First Financial's Corporate Services department at (866) 507-3515 with any questions.

We appreciate your business and look forward to being a partner on your path to success.

Sincerely,



Claude E. Davis
CEO
First Financial Bank

EQUAL OPPORTUNITY LENDER EQUAL HOUSING LENDER FDIC

Your Guide to Treasury Management Services at First Financial Bank

FIRST

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Online Banking/Cash Management

The ultimate cash management solution

You'll enjoy all the features you've come to expect. Transfer funds, check balances, view statements, even view images of checks and deposited item images at the push of a button. First Financial's online banking service gives you access to your accounts any time and any place you have web access.

You'll have full ACH origination, online transmission of domestic and international wires, and superior reporting capabilities—all with full security.

What's Changing

- 4:00 p.m. ET cutoff for outgoing online wires
- 6:00 p.m. ET cutoff for submitting originated ACH files
- Online Banking/Cash Management will be available beginning the Monday after conversion weekend.
- A comprehensive User Manual is available at www.bankatfirst.com/welcometofirst.

Highlights

- Bank from the comfort of your office or home
- Research transactions quickly and easily
- Download your company's activity to a variety of financial software programs
- Single sign-on
- Trusted IP and tokens
- Secure access keeps your transactions and information safe
- Take advantage of features such as positive pay, ACH origination, domestic and international wires

Action Steps

Please complete and return the Treasury Management Onboarding Application included in this package. The bank must receive the completed application in order to provide a PIN for your account.

Wire Transfers

Three easy options to send wires

What's New

1. **Use Online Banking** at www.bankatfirst.com. This is the quickest, least expensive way to send domestic and international wires from a secure website.
2. **Call First Financial's Wire Room** at 866.295.4965*. A recorded phone line is utilized for your protection.

   ** A wire PIN is required and will be provided to you upon receipt of the completed Treasury Management Onboarding Application included in this package.*
3. **Visit any of our convenient banking centers.** You will need a valid ID and authority to withdraw funds from the specified account.

Important Information

- A completed Treasury Management Onboarding Application must be on file with First Financial in order for your business to use this service.
- Your wire limit at First Financial will remain the same as your current wire limit.
- Outgoing wire transfers must be requested by the following times for same-day processing:
  - **2:00 p.m. ET via phone or banking center**
  - **4:00 p.m. ET via online banking**

  Requests received after these times will be processed on the next business day.
- If your company has created wire templates within online banking, First Financial will transfer your current template information into our online banking system.

ACH Transfer Origination

Easily originate incoming and outgoing ACH files

If your business currently is set up to originate ACH transfers, this service will continue at First Financial.

Important Information

- Current ACH exposure limits will remain in place during the transfer to First Financial. Within 90 days of conversion, we will review these limits to ensure that they are consistent with your business needs.
- There is a 6:00 p.m. ET cutoff for initiating ACH batches to be processed the same business day.

Action Steps

First Financial will make every effort to ensure that your ACH template information is converted to our new system and made available online by Septemeber 8, 2014. However, we recommend that you:

- Create any new templates or make changes to existing templates before August 31, 2014.
  Any templates created or changed after August 31 may not be captured in the conversion process.
- Save screenshots of your templates to your desktop or network before conversion weekend. This will ensure important information is not lost, and help you confirm that all information has transferred to the new system after conversion occurs.

Two ways to originate and initiate outgoing ACH files:

- Use Online Banking/ Cash Management at www.bankatfirst.com. Files can be generated at any time without leaving your office.
- Access our secure FTP server. NACHA-compliant software is required.

Important Information for Current Remote Deposit Clients:

- Clients using an EPSON SmartSource or UNISYS Micro scanner will receive new equipment that is compatible with First Financial's remote deposit specifications. This new equipment will be shipped prior to the transition.
- All other clients should continue to use their current check scanners.
- A First Financial account representative will contact your business prior to the transition to provide installation and training support.

First Remote Deposit

Deposit your checks without leaving your desk

First Remote Deposit, First Financial's check capture service, is another easy way to take greater control of your banking. Just scan your deposits and send them to the bank electronically.

What's New

- Same-day credit: You'll have an extended cutoff time of 8:30 ET
- Improved recordkeeping: You get robust reporting and data capture features, and even an enhanced client contact database to help you grow your business
- Easy deposit tracking: A receipt is sent to you electronically, every time you make a deposit
- Layered security: Supports multiple users and multiple accounts
- Virtual endorsement: You no longer need to stamp each individual item
- Several equipment options: Your account representative will contact you to discuss the best option that fits your business. There will be no disruption of service during the transition to First Financial—any equipment or software will be installed prior to the transition.
- A comprehensive User Manual is available at www.bankatfirst.com/welcometofirst

Additional Services

Covering all of your business's financial needs

Sweep Account Services

- Maximize cash flow and gain greater control over your funds with any of these customized sweep services:
  - Zero Balance Account
  - Investment Sweep
  - Line of Credit Sweep*

Lockbox Collection

- Faster collection of receivables with quick, accurate posting and reporting
- Increased availability of funds
- Flexible reporting choices

Fraud Control

- Positive Pay reduces your company's risk of check fraud while providing a daily reconciliation
- ACH Positive Pay reduces your company's risk of electronic payment fraud

International Services

- International wires help reduce interest rate risk by transacting in local currency
- Forward currency contracts allow you to take advantage of favorable exchange rates
- International letters of credit allow overseas vendor transactions

** Subject to credit approval*

Questions?

Call Corporate Services at: 866.507.3515

Visit us at: www.bankatfirst.com

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